

Information to identify the case:

Debtor 1	Michael Shane Cowdell	Social Security number or ITIN	xxx-xx-8384
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	Amber Cowdell	Social Security number or ITIN	xxx-xx-4545
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____

United States Bankruptcy Court **District of Utah**
Case number: **22-23164 KRA** Date case filed for chapter 7: **8/16/22**

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>) or by calling the Voice Case Information System (VCIS) at 1-866-222-8029.

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Michael Shane Cowdell	Amber Cowdell
2. All other names used in the last 8 years		
3. Address	5714 South Lolene Way Salt Lake City, UT 84129	5714 South Lolene Way Salt Lake City, UT 84129
4. Debtor's attorney Name and address	Curt W. Morris Bonewell Morris & Greene 7 South Main Street Suite 202 Tooele, UT 84074	Contact phone (435) 843-5733 Email: bmalawfirm@gmail.com
5. Bankruptcy trustee Name and address	J. Kevin Bird tr Bird & Fugal 384 East 720 South Suite 201 Orem, UT 84058	Contact phone (801) 426-4700 Email: jkevinbird@birdfugal.com

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	United States Bankruptcy Court District of Utah 350 South Main #301 Salt Lake City, UT 84101 Clerk of Court: David A. Sime	Hours open: 8:00 AM to 4:30 PM, Monday – Friday Contact phone: (801) 524-6687 Website: www.utb.uscourts.gov
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. All individual debtor(s) must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.	Meeting to be held on: September 15, 2022 at 09:30 AM Location: Dial: (866) 817-0543 Ten Min Before Mtg, Participant Code: 5532632, By Teleconference (See Attached Notice for Instructions)
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9).	Filing deadline: 11/14/22 Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. Filing deadline: 30 days after the <i>conclusion</i> of the meeting of creditors
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

IMPORTANT
READ THIS WELL BEFORE YOUR MEETING OF CREDITORS

In an effort to contain the spread of Covid-19, until further notice, all Chapter 7, 11 and 12 meetings of creditors will be conducted by telephone. Debtors, attorneys, creditors, and others CANNOT APPEAR IN PERSON.

To participate in the meeting of creditors scheduled in this case, 10 minutes before the scheduled time, call the toll-free number listed in the 341 notice and use the participant code. Do not call any earlier than 10 minutes before your scheduled meeting of creditors.

- o You must use a touch-tone phone.
 - o Dial the call-in number and then enter the participant passcode, which consists of 7 numbers and is followed by a # sign.
 - o Use a landline phone and not a cell phone, if possible.
 - o Do not use the speaker phone function.
 - o Make the call from a quiet area where there is as little background noise as possible.
 - o Mute your phone and do not speak until the bankruptcy trustee calls your case. (Other meetings of creditors will likely be in session when you call in. You will still be able to hear the trustee even when your phone is muted.)
 - o Unmute your phone when the trustee calls your case so that the trustee can hear you.
 - o Wait until the trustee calls your case before speaking because more than one case will be waiting on the conference line at any given time.
 - o When speaking, identify yourself.
 - o Do not put the phone on hold at any time after the call is connected.
 - o If more than one person is attending the meeting of creditors from the same location, each person should use separate touch-tone phones, if possible.
 - o Once your meeting of creditors is finished, hang up.
 - o If you become disconnected before your meeting of creditors is finished, call back.
 - o If you are calling in from another country, please see the additional information available at:
<https://www.mymeetings.com/audioconferencing/pdf/GlobalAccessDialingInformation.pdf>
- Debtors must provide valid government identification (such as a valid Utah Driver's License) and proof of their social security number (such as an original social security card) to their attorney prior to the meeting of creditors and show their identification to their attorney via a video communication system (such as Skype or Facetime, etc.) during the meeting of creditors.
 - During the meeting of creditors, Debtors' attorneys will: (i) confirm on the record that they have reviewed the debtor's identification (stating what form of identification was reviewed) and whether the name on the identification matches the name on the petition and whether the picture and identifying information on the identification matches the debtor; and (ii) confirm on the record that they have reviewed proof of the debtor's social security number, what form of proof of social security number was reviewed, and whether the social security number on it matches what was reported to the court in the debtor's bankruptcy case.
 - Debtors who cannot communicate with their attorney via a video communication system and debtors who filed without an attorney must copy, scan, or take a picture of their identification and proof of social security number and mail/email/send the copies or images to their trustee no later than two days prior to the meeting of creditors. Copies of identification and social security cards that are sent through the mail must be mailed early enough that the trustee receives it at least two days before the meeting.
 - Debtors should have their bankruptcy documents available during the meeting of creditors in the event there are questions about the information in the documents.
 - The meeting of creditors will be recorded by the trustee. Any other recordings are prohibited.

In re:
Michael Shane Cowdell
Amber Cowdell
Debtors

Case No. 22-23164-KRA
Chapter 7

CERTIFICATE OF NOTICE

District/off: 1088-2
Date Rcvd: Aug 24, 2022

User: admin
Form ID: 309A

Page 1 of 3
Total Noticed: 59

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 26, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Michael Shane Cowdell, Amber Cowdell, 5714 South Lolene Way, Salt Lake City, UT 84129-1918
12076056	#+ APG Financial, 4238 South Redwood Road, Salt Lake City, UT 84123-2220
12076060	+ Carters Kiss, 826 West 4800 South, Salt Lake City, UT 84123-4428
12076062	+ Cedar Psychology, 721 E 12200 S, Draper, UT 84020-9723
12076063	+ Celia H Ockey, PO Box 166, Draper, UT 84020-2012
12076065	+ Collection Professionals inc, po box 709751, Sandy, UT 84070-9723
12076069	Dominion Energy, PO Box 43560, Salt Lake City, UT 84145
12076070	Em Phys Integrated, PO Box 734389, Chicago, IL 60673-4389
12076073	+ Gold Cross Ambulance, 1717 South Redwood Road, Salt Lake City, UT 84104-5110
12076074	+ Gold's Gym, 125 East John Carpenter Pkwy, Irving, TX 75062-2366
12076075	+ HCA, One Park Plaza, Nashville, TN 37203-6527
12076076	++ I C SYSTEM INC, LEGAL DEPARTMENT, PO BOX 64444, SAINT PAUL MN 55164-0444 address filed with court:, IC System Inc, PO Box 64378, Saint Paul, MN 55164
12076079	+ Kirk Cullimore, PO Box 65655, Salt Lake City, UT 84165-0655
12076080	+ Knight Adjustment, 5525 South 900 East #215, Salt Lake City, UT 84117-3500
12076084	LVNV Funding, Suite 110 MS 576, Greenville, SC 29601
12076083	+ Ludmil Manov MD, 21 N 490 W, American Fork, UT 84003-2264
12076085	#+ Markosian Auto, 4238 S Redwood Rd, Salt Lake City, UT 84123-2220
12076089	+ Mountain Medical Phys Specialists, PO Box 30015, Salt Lake City, UT 84130-0015
12076090	+ Mountain West Medical, PO Box 847226, Dallas, TX 75284-7226
12076091	+ Nacho's Towing, 1098 S 700 W, Salt Lake City, UT 84104-1503
12076100	++ PACIFICORP, ATTN BANKRUPTCY, PO BOX 25308, SALT LAKE CITY UT 84125-0308 address filed with court:, Rocky Mountain Power, Po Box 26000, Portland, OR 97256-0001
12076096	+ Planet Fitness, 1836 W 5400 S, Salt Lake City, UT 84129-1458
12076097	Portfolio Recovery, 120 Corp Blvd #1, Norfolk, VA 23502
12076098	+ Rally Motor Credit, 351 W Opportunity Way, Draper, UT 84020-1399
12076102	+ The General Insurance, 2636 Elm Hill Pike, Nashville, TN 37214-3162
12076103	+ Tooele City Corp, Po Box 89, Tooele, UT 84074-0089
12076104	+ Tooele County Housing Authority, 66 West Vine St, Tooele, UT 84074-2185
12076105	+ U of U, PO Box 30465, Salt Lake City, UT 84130-0465
12076106	+ USA Cash, 1752 Combe Rd #1, Ogden, UT 84403-5069
12076107	+ Utah Department of Workforce Services, PO Box 143003, Salt Lake City, UT 84114-3003
12076108	+ Utah Nonprofit housing corp, 223 W 700 S, Salt Lake City, UT 84101-2715
12076110	+ Utah Title Loans, 920 N Main St, Logan, UT 84321-3231
12076112	+ Zions Bank, 998 North Main Street, Tooele, UT 84074-1616

TOTAL: 33

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

District/off: 1088-2

User: admin

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Date Rcvd: Aug 24, 2022

Form ID: 309A

Total Noticed: 59

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: bmalawfirm@gmail.com	Aug 24 2022 23:36:00	Curt W. Morris, Bonewell Morris & Greene, 7 South Main Street, Suite 202, Tooele, UT 84074
tr	+ EDI: FJKBIRD	Aug 25 2022 03:23:00	J. Kevin Bird tr, Bird & Fugal, 384 East 720 South, Suite 201, Orem, UT 84058-6320
12076057	Email/Text: mary@aspenridgecounselingcenter.com	Aug 24 2022 23:36:00	Aspen Ridge Counseling, PO Box 900245, Sandy, UT 84090
12076058	+ EDI: CINGMIDLAND.COM	Aug 25 2022 03:23:00	AT&T, PO Box 6416, Carol Stream, IL 60197-6416
12076054	+ Email/Text: yajaira.affordable@gmail.com	Aug 24 2022 23:36:00	Affordable Title Loan, 3592 S Redwood Rd, Salt Lake City, UT 84119-3819
12076055	+ Email/Text: e-bankruptcy@americafirst.com	Aug 24 2022 23:37:00	America First Credit Union, PO Box 9199, Ogden, UT 84409-0199
12076059	+ Email/Text: banko@bonncoll.com	Aug 24 2022 23:37:00	Bonneville Collections, 6026 Fashion Point Drive, Ogden, UT 84403-4851
12076061	+ EDI: CCS.COM	Aug 25 2022 03:23:00	CCS, 725 Canton Street, Norwood, MA 02062-2679
12076064	+ Email/Text: bmg.bankruptcy@centurylink.com	Aug 24 2022 23:37:00	Century Link, PO Box 91155, Seattle, WA 98111-9255
12076067	+ EDI: CONVERGENT.COM	Aug 25 2022 03:23:00	Convergent Outsourcing, 800 SW 39th Street, Renton, WA 98057-4927
12076068	+ Email/Text: compliance@dontbebroke.com	Aug 24 2022 23:37:00	Dollar Loan Center, 1789 west 7800 south, West Jordan, UT 84088-4017
12076071	+ Email/Text: bankruptcy@expressrecovery.com	Aug 24 2022 23:36:00	Express Recovery, PO Bpx 26415, Salt Lake City, UT 84126-0415
12076072	+ Email/Text: bankruptcy@foursight.com	Aug 24 2022 23:37:00	Foursight Capital, PO Box 45026, Salt Lake City, UT 84145-0026
12076076	EDI: LCIICSYSTEM	Aug 25 2022 03:23:00	IC System Inc, PO Box 64378, Saint Paul, MN 55164
12076078	EDI: IRS.COM	Aug 25 2022 03:23:00	INTERNAL REVENUE SERVICE, Attn:Special Procedures, Mail Stop 5021, 50 South 200 East, Salt Lake City, UT 84111
12076077	+ Email/Text: intermountainhealthcare.bankruptcy@rlrcm.com	Aug 24 2022 23:36:00	Intermountain Health Care, PO Box 30193, Salt Lake City, UT 84130-0193
12076086	+ Email/Text: MDSBankruptcies@meddatsys.com	Aug 24 2022 23:36:00	Med Data Systems, 2001 9th Ave #312, Vero Beach, FL 32960-6413
12076087	+ Email/Text: wendy@mountainlandcollections.com	Aug 24 2022 23:37:00	Mountain Land Collections, PO Box 1259, Oaks, PA 19456-1259
12076088	+ Email/Text: alcmlcbks@gmail.com	Aug 24 2022 23:37:00	Mountain Loan Centers, Aaron S. Bartholomew, PO Box 182, Provo, UT 84603-0182
12076092	Email/Text: billing@nationaldme.com	Aug 24 2022 23:36:00	National DME, Po Box 820, Midvale, UT 84047
12076093	+ Email/Text: bkclerk@north-american-recovery.com	Aug 24 2022 23:37:00	North American Recovery, 1600 West 2200 South #410, Salt Lake City, UT 84119-7240
12076094	Email/Text: orsbankruptcy@utah.gov	Aug 24 2022 23:37:00	Office of Recovery Services State of UT, PO BOX 45033, Salt Lake City, UT 84145-0033
12076081	Email/Text: bankruptcy@qcholdings.com	Aug 24 2022 23:36:00	Lend Nation, 40 East 4500 South, Salt Lake City, UT 84107
12076099	Email/Text: rcwilley.bankruptcy@rcwilley.com	Aug 24 2022 23:36:00	RC Willey, attn Bankruptcy, po box 65320, Salt Lake City, UT 84165
12076101	EDI: AISTMBL.COM	Aug 25 2022 03:23:00	T-Mobile, Po Box 660252, Dallas, TX 75266

District/off: 1088-2

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Date Rcvd: Aug 24, 2022

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12076109 + EDI: UTAHTAXCOMM.COM

Aug 25 2022 03:23:00

UTAH STATE TAX COMMISSION,
TAXPAYER SERVICES DIVISION, 210 N 1950
W, Salt Lake City, UT 84134-9000

12076111 + EDI: WFHOME

Aug 25 2022 03:23:00

Wells Fargo, PO Box 14517, Des Moines, IA
50306-3517

TOTAL: 27

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
12076066	##+	Comcast Home, PO Box 34744, Seattle, WA 98124-1744
12076082	##+	Liberty Mutual, PO Box 970, Mishawaka, IN 46546-0970
12076095	##+	Outsource Receivables, 372 24th Street #300, Ogden, UT 84401-1438

TOTAL: 0 Undeliverable, 0 Duplicate, 3 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 26, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 16, 2022 at the address(es) listed below:

Name	Email Address
Curt W. Morris	on behalf of Joint Debtor Amber Cowdell bmalawfirm@gmail.com
Curt W. Morris	on behalf of Debtor Michael Shane Cowdell bmalawfirm@gmail.com
J. Kevin Bird tr	jkevinbird@birdfugal.com kbird@ecf.epiqsystems.com; kbtrustee@aol.com; melanie@birdfugal.com; jkb@trustesolutions.net
United States Trustee	USTPRegion19.SK.ECF@usdoj.gov

TOTAL: 4